



## INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS AND MANAGEMENT

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**ASSESSING THE IMPACT OF POPULATION EXPLOSION ON GLOBAL ENVIRONMENT**

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**ABSTRACT**

Historically, the world population used to grow very slowly from about 2.5 million at the beginning of urbanization and it grew to some 50 million around the time of the black plague of the middle ages. It is only with the industrial, scientific and medical revolution and during the era of colonial expansion of the western powers that the number of the population risen as unmanageable thereby climbing to the dizzying heights. During the 20<sup>th</sup> century, the world's population increased almost fourfold, from 1.6 to 6 billion. Until very recently, there were fears that in the next century, if the explosion is not checked by wise leaders of the world, the world population would explode to some 12 billion leaving little room for wilderness areas to preserve wildlife and putting extreme pressure on food production, water and non-renewable resources. The increase of population increases the demand for more food, cars and energy. To satisfy their food requirement, they will have to clear forests in order to grow crops for food. Deforestation may result in destruction of homes of the most diverse wild-animals and plants again resulting in the extinction of many species, possibly including hundreds that are yet unidentified by scientists. It also adds to the problem of global warming, because trees naturally absorb carbon dioxide from the atmosphere. When there are trees, they take in carbon dioxide from the air and turn it into oxygen and release it back into the air again. When the trees are cut down, the carbon dioxide is released back into the air and helps trap heat near the earth and raises the temperature which may contribute in global warming. Therefore, the explosion of population should be checked in such a way the resources on the earth may be used sufficiently and economically preserving some non-renewable resource even for the future use.



## **AN EVALUATION OF PATIENTS' SATISFACTION WITH HEALTH CARE SERVICES AT RALEIGH FITKIN MEMORIAL HOSPITAL IN SWAZILAND**

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**ALICE**

### **ABSTRACT**

Patient satisfaction has long been considered an important component when measuring health outcomes and quality of care (Ware Jr, and Hays, 1988). The rising strength of consumerism in society highlights the central role patients' attitudes play in health planning and delivery (Baker, 1990). Furthermore, a satisfied patient is more likely to develop a deeper and longer lasting relationship with their medical provider, leading to improved compliance, continuity of care, and ultimately better health outcomes (Fitzpatrick, 1991). Health care recipients in developing and newly developed nations are particularly sensitive to perceptions of the quality of their health care delivery systems when compared with those in advanced economies (Haddad, Fournier, and Potvin, 1998). The study aimed to evaluate the level of satisfaction of patients with the healthcare services at Raleigh Fitkin Memorial (RFM) hospital in Swaziland. The study emanated from the fact that Swaziland being a developing poor country in the Sub Sahara region is facing healthcare service delivery challenges amongst them the HIV and AIDS pandemic, shortage of healthcare personnel, shortage of financial resources and shortage of medical equipment, drugs and machines. For the purpose of this study, a qualitative research strategy has been utilized through categorizing data which is non-numerical. Data was collected by administering a questionnaire to a randomly selected sample of fifty patients from different points of service delivery. The research was designed with more focus of patients' satisfaction therefore characteristics of services as being offered to patients were also examined to ascertain whether these services are exactly being offered according to the perception of the patients or are they variant to the patients' needs. The results of the study essentially showed that the patients were dissatisfied with the health care services being provided at RFM hospital as shown by low mean scores in the various indicators assessed. The information gathered from the research is of paramount importance to the management of the hospital to come up with strategies to improve health care service delivery and the patients will definitely benefit from this study.

## A COMPARISON STUDY OF STOCK MARKET RETURNS GIVEN BY THE NEWSWEEK 500 GREEN COMPANIES AND BROAD MARKET INDICES IN US

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### ABSTRACT

*"Going green" is no longer a fringe topic. The green revolution has already started, and is going green from the bottom up and the top down. Going green is about sustainability. Corporations exhaust resources, pollute the environment, generate large amount of waste and engage themselves in tons of unsustainable practices. These practices become an expense to the nation. Businesses are finding ways to protect the environment, particularly through developing standards and green certification programs. Some corporations are responding to the requirements of consumers to buy products with less impact on the environment (i.e) in their creation, packaging, marketing, use, and disposal. Furthermore with scientific and global consensus that human activities and carbon emissions contribute significantly to climate change, corporations no longer have the choice to ignore being environmentally sensitive. Green practices can be rewarding in the long run as it ensures that natural resources can be sustained as long as possible. Many investors are also prepared to put their money into green businesses because they see that sustainable practices are actually more profitable in the long term. Recent developments in technology have made it easier to protect the environment, and many businesses have learned that a sustainable supply chain is a valuable asset. Furthermore green companies are now gaining greater consumer acceptance as they are portrayed as the more responsible business. The Top 500 companies ranked by the 2009 Newsweek Green Rankings shows a noteworthy green attitude which consumers adore, therefore the publicity which these companies get will in turn translate into more customers and improve their profits ultimately. This study focuses on the green ranked companies thereby analyzing whether the returns of these companies meet the broad market return.*



**INFLATION AND EXCHANGE RATE, AND ITS IMPACT ON TRADE IN PAKISTAN (1980-2010)**

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**PAKISTAN**

**ABSTRACT**

*The paper explicates expected inflation in Pakistan, UK and USA and inaugurate inflationary/deflationary gap between Pakistan and USA and between Pakistan and UK. Further, this paper appraises predictions for appreciation/depreciation of currency on the basis of inflationary/deflationary gap, and evaluates expected gains/losses from export receipts and import payments on the basis of depreciation/appreciation of currency. For analysis, ARIMA model with ordinary least square method is used. The study reveals that positive gap in inflation between two countries is responsible for domestic currency depreciation, while negative inflationary gap insinuates appreciation of domestic currency. This study further reveals that comparative high inflation increases our export receipts and import payment, whereas comparative low inflation reduces our export receipts and import payments. The findings of the study suggest that parallel and harmonized fiscal and monetary policies are required to check inflation as well as foreign reserve outflow. Monetary policy needs more attention as inflationary/deflationary situation is mostly dealt with interest rate. Fiscal policy is then more involved in planning for extra receipts from export due to devaluation and extra payments from import due to appreciation of currency.*

**PSYCHOLOGICAL MAPPING OF STUDENTS TOWARDS COSMETIC BRANDS: AN EMPIRICAL STUDY**

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**ABSTRACT**

*This study analyses the effect of perceived instrumental/utilitarian and emotional brand benefits on student's satisfaction regarding cosmetic brands, focusing on relief from dissatisfaction with one's self-image as one of the important identified emotional experiences of the brand. A survey of 244 students was carried out, assessing instrumental and emotional brand benefits as well as the degree of satisfaction of the brand used by each interviewed participant. The results from the factor analysis of the collected data indicate that, the brands of used cosmetics contribute to satisfaction as both utilitarian and emotional brand benefits - with an overall stronger influence of emotional consumption experiences. The greatest influences were found for the feeling of relief from dissatisfaction with one's self-image. This research reveals that feeling better and looking attractive to have pleasant texture and to make social interaction a success, overall, the influence of emotional consumption experiences seems to be more significant.*

**ECONOMIC VIABILITY OF MICRO-FINANCE FOR DAIRY ENTERPRISE****SURESH, K.****RESEARCH SCHOLAR****DEPARTMENT OF AGRICULTURAL ECONOMICS****GANDHI KRISHI VIGNANA KENDRA****UNIVERSITY OF AGRICULTURAL SCIENCES****BANGALORE****MUNDINAMANI, S.M.****PROFESSOR & HEAD****DEPARTMENT OF AGRICULTURAL ECONOMICS****COLLEGE OF AGRICULTURE****UNIVERSITY OF AGRICULTURAL SCIENCES****DHARWAD****ABSTRACT**

*The dairy farming in India as traditionally practiced under mixed farming mode along with crop farming has been supplementary to the major occupation of crop farming. Provision of micro finance to undertake dairy enterprise is a key tool to generate employment and earn income by rural women dairy entrepreneurs in rural India. The present study attempted to analyse the economic viability of micro-finance for dairy enterprise in the North Karnataka region of India. The data needed for the study was collected from the respondents by personal interview method using pre-tested schedule prepared for the purpose in the year 2008. The data collected was subjected to tabular and financial feasibility analysis. The study revealed that the total cost per buffalo per annum was found to be Rs. 9,937.21 in Haveri district and Rs. 10,306.17 in Bellary district of North Karnataka region. The net returns were found to be Rs. 3,945.48 and Rs. 4,959.02 per annum in Haveri and Bellary districts, respectively. The net present value was found positive and benefit cost ratio more than unity. The internal rate of return was higher than bank rate. Hence, the study concluded that Dairy is feasible enterprise and very much suitable for rural women to practice and empower them economically and socially. So the financial institutions and NGOs should come forward to extend financial support and guidance for rural women through Self Help Groups to take up dairy enterprise as an income generating activity.*

**ADAPTATION TO CLIMATE CHANGE THROUGH FOREST CARBON SEQUESTRATION IN TAMILNADU, INDIA**

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**MADURAI**

**ABSTRACT**

*In India 21.02 percent of the geographical area is covered by forest land and the National Forest Policy of India treats forests as an environmental and social resource. Moreover India has a target of bringing one-third of its land cover under forest cover by launching the Greening India Mission programme. Adaptation is needed to cope with climate change and to protect the most vulnerable systems and society. Using forests and trees as part of a strategy to cope with impacts of climate change, forests become part of a climate strategy for adaptation. This paper presents an assessment of carbon sequestration potential of the existing forests of India and Tamilnadu, a state of India, and afforestation programmes of Tamilnadu for carbon sequestration, as a tool of adaptation to climate change. Estimates of carbon in above-ground biomass made with the annual rate of biomass increment given by Forest Survey of India and the results show that 116 million tones of CO<sub>2</sub> sequestered by Indian forests per year and it is 5.4 million tonnes for the forests of Tamilnadu. Afforestation also contributes significantly as an option to adapt climate change as per the estimates made in this paper. The assessment made in this paper does not include the forest disturbances in estimating the carbon sequestration.*

**PROBLEMS OF WOMEN ENTREPRENEURS: A COMPARATIVE STUDY OF VELLORE (INDIA) AND THIMPHU (BHUTAN)**

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**ABSTRACT**

*Entrepreneurship is the core of economic development. It is a multi dimensional task and essentially a creative activity. Entrepreneur is key factor of production process in any economy. Women entrepreneurship is a recent phenomenon and in the process have to face various problems. Therefore, this study was conducted with a sample size of one hundred and forty women entrepreneurs selected through random sampling technique from Vellore (India) and Thimphu (Bhutan), seventy each. Garment business, shoe making, beauty parlours and general stores were the enterprise selected for the study. The statistical tools applied for the study were to ascertain the financial, making, social and environmental, managerial, family life problems and many other problems of women entrepreneurs. This paper analysed problems faced by the Vellore women entrepreneurs and Bhutanese women entrepreneurs for the above categories and it also discussed the comparative analysis that means the weightage given by both women entrepreneurs to each problem as such. This paper also focused on male domination to check whether women entrepreneurs are comfortable in male dominated society or not. Finally this paper discussed some solutions to overcome the above problems in the form of suggestions to the family members and the policy makers.*

## **VOLATILITY OF STOCK RETURN OF THE SELECT BANKING COMPANIES LISTED AT BOMBAY STOCK EXCHANGE**

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### **ABSTRACT**

*The issues of stock return and volatility have become increasingly important to the Indian investors, regulators, bankers, policy makers and dealers. Stock prices change every day. Basically, share prices change because of supply and demand. Volatility in the stock return is an integral part of stock market with the alternating bull and bear phases. Pricing of securities depends on volatility of each asset. Investors interpret a rise in stock market volatility as an increase in the risk of equity investment and consequently they shift their funds to less risky assets. The post reform period witnessed deregulatory initiatives in the banking sector, an important constituent of the financial sector of the economy. The focus of this paper is on the volatility of stock return of specified shares (A Group) and non-specified (B Group) shares of the banking companies listed at BSE. Simple average, standard deviation and beta concept were employed in the analysis of data. The findings reveal that stock return of non-specified shares is more prone to risk due to bank-specific factors.*



## FINANCIAL STRUCTURE OF MANUFACTURING CORPORATIONS AND THE DEMAND FOR WORKING CAPITAL: SOME EMPIRICAL FINDINGS

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### ABSTRACT

*The aim of the study is that to determine empirically whether transactions working capital balances including cash and inventories vary proportionately or less than proportionately to changes in the volume of sales. The study also describes the effect of capital costs on working capital holdings of the selected companies of Indian automobile industry. Further, Partial Adjustment Model used in the study explains the speed with which the actual level of working capital is adjusted to the desired level. The results of the study showed that Indian automobile industry and its three sectors desires to hold working capital balances depend not only on sales but on holding costs also. Further, the adjustment speed of actual to desired balances has been observed as highest for cash followed by net working capital, gross working capital, inventory and receivables in the Indian automobile industry.*

**SOCIO-ECONOMIC DETERMINANTS OF RURAL INDUSTRIALISATION IN EASTERN UTTAR PRADESH**

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**ABSTRACT**

*The Eastern region of reorganized State of Uttar Pradesh is one of its most backward areas. This region is characterised by inadequacy of human resource development, besides having a poor opportunity structure. Agricultural productivity is very low and diversification is possible only by promoting rural industrialisation, which by offering dynamic benefits will help change the traditional structure of a backward economy. In the present paper an attempt is being made to examine the importance of selected determinants, namely, human capability, infrastructure, urbanisation, and commercialisation of agriculture to rural industrialisation (CR) in 1991, 2000, 2008 through multiple regression analysis of linear form for the Eastern region as a whole and two categories of 27 districts delineated on the basis of level of CR in 1991. Urbanisation turns out to be the most important influencing variable of rural industrialisation in the region. The need is, therefore, to bring vital elements of the city to the countryside to start the process of rural industrialisation in a dispersed manner.*

**INDIAN BANKING INDUSTRY – BASICS TO BASEL**

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**ABSTRACT**

*The globalisation of the world has dramatically impacted both the dynamics and the pace of global banking business India embarked on a strategy of economic reforms in the wake of a balance-of-payments crisis in 1991. The thrust of these reforms was to promote a diversified, efficient and competitive financial system; with the ultimate objective of improving the allocative efficiency of resources, through operational flexibility, improved financial viability and institutional strengthening. The policy approach to financial sector in India is that the ultimate goal should be to conform to the best international standards and in the process; the emphasis is on gradual harmonisation with the international best practices. Adopting our general approach of gradualism, India implemented the Basel I framework with effect from 1992-93. In this context, this paper makes an attempt to understand the Overview and evolution of BASEL II and BASEL III, India's preparedness and the probable impact of BASEL II. The analysis finds that Implementation of Basel norms is likely to improve the risk management systems of banks as the banks aim for adequate capitalisation to meet the underlying credit risks and strengthen the overall financial system of the country. In India, over the short term, commercial banks may need to augment their regulatory capitalisation levels in order to comply with Basel. However, over the long term, they would derive benefits from improved operational and credit risk management practices.*

**QUALITY OF WORK LIFE AMONG BANK PROFESSIONALS: A STUDY UNDERTAKEN AT INDIAN BANK,  
CHENNAI**

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**ABSTRACT**

*The aim of this study is to find whether employees of banking sector are satisfied from the QWL factors. The factors of QWL chosen for the study are from the definition of Jerome M Rosow, President of the Work in America Institute. He specifies pay, employee benefits, job security, alternative work schedules, occupational stress, participation and democracy in the workplace as the seven factors of quality of work life. The study was conducted by collecting the data from a sample size of 120, comprising of 49 male and 71 female employees of Indian Bank. Questionnaires were used to collect the primary data and the statistical analysis of the data revealed that six of the said factors were satisfactory to both male and female employees but it was found that they experienced occupational stress. Also there was an attempt to find the difference in opinion regarding quality of work life on the basis of sex, experience and age of the respondents and it was found that there was significant difference. Suggestions were made to overcome occupational stress.*

**INDIAN PATENT (AMENDMENT) ACT 2005 BOON OR BANE TO SMALL SCALE DRUG INDUSTRY IN INDIA**

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**ABSTRACT**

*The main objective behind of this study is to analyze, whether the growth of Small Scale Drug industry, employment opportunities in the rural areas has been affected or improved by the introduction of new patent regime 2005. This study is concerned with the small scale pharmaceutical sector. The study used primary data collected through a structured questionnaire assessing the behavior of the small-scale drug entrepreneurs during the period 2005-2010. This study found out that most of the industrial population comes under very positive ATTITUDE, stating that they are favorable to the Indian patent (amendment) act 2005. Some of the small scale drug entrepreneurs are not in favor of IPA 2005 because it restricts the SSDI business. Some of the Non industrial respondents argue that this law is in favor of monopoly.*

## A COMPARATIVE STUDY OF RETURN ON INVESTMENT OF SELECTED PUBLIC SECTOR AND PRIVATE SECTOR COMPANIES IN INDIA

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**GARHBETA**

### ABSTRACT

Out of two fields – public sector and private sector in the Indian economic structure, public sector units were considered to be the main engine of growth and accordingly many areas were reserved for public sector with few exceptions. But after a long period of operation, the functioning of public sector units in the matter of utilization of public money began to be questioned. As a result, in the new industrial policy of 1991, the thrust of industrialization has been shifted from nationalization to privatization and many areas were opened to the private sector with a view to initiating healthy competition between the public sector and private sector which, in turn, might lead to the economic progress of the country. In this backdrop the author has found it necessary to judge the capacity of earning reasonable return by effective investment and optimum utilization of procured funds on the part of selected public sector and private sector units. Hence an attempt has been made in this paper to make a comparative study of financial performance based on ROI of some selected public sector and private sector companies belonging to the steel industry in India being one of the pillar sectors of Indian economy. The study has found that on average the private sector companies achieved relatively better performance from the view point of earning return and maintaining consistency than the public sector companies. Some measures have also been suggested in this paper to uplift the performance of public sector companies.



**TOY PURCHASES THROUGH ORGANISED RETAIL OUTLETS IN KERALA-AN EMPIRICAL STUDY**

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**NEHRU COLLEGE OF ENGINEERING&RESEARCH CENTRE**  
**PAMPADY**

**ABSTRACT**

*There is emerging opportunities in toy selection through organized retail outlets in Kerala. Due to significant shift in the customer's needs and technology globally. This leads to a growth in retail industry in India as well as Kerala. Number of organised retail outlets has entered in kerala market for fulfilling the customer's needs. The increase in middle income groups, nuclear families in urban areas and increasing working women population has been changed the life style of people in Kerala. The traditional toys market is facing the competition from the new emerging computer field. This study helps to know the purchase habit of the parents in the field. The present paper analyse the frequency of visits of the parents and purchase of toys through organized retail outlets. Difference between the usual visits and visits for purchasing of toys is also analysed in the study. The Study found that influence of income is one of the important factors for buying the toys .Retail sector is important for selecting the branded and unbranded toys.*

## **WOMEN EMPOWERMENT THROUGH MICRO ENTERPRISES DEVELOPMENT IN TAMIL NADU**

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### **ABSTRACT**

*Micro enterprises aim at developing and utilising the entrepreneurial talent and potential of rural women below poverty line to meet the local needs. Survival and growth of these enterprises are essential for the beneficiaries/entrepreneurs as they ensure better standards of living and thereby their individual, family and social empowerment. This study, beyond any shadow of doubt, has revealed that these enterprises have succeeded in the socio-economic empowerment of rural poor. The findings of the study supports the hypothesis of the development of micro enterprises has had an impact on women empowerment.*

**STRUCTURED CANOPY OF US RECESSION: PERCEPECTING POSITIVITY**

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**ABSTRACT**

*Recessions are the result of reduction in the demand of products in the global market. Recession can also be associated with falling prices known as deflation due to lack of demand of products. A popular view among economic forecasters and market bulls is that "the deeper the recession, the quicker the recovery". The ripples of crumbling USA market can be witnessed all over the world. Whatever happens in America, its impact can be felt way beyond the United States. Indian economy is no exception to this rule. World over, companies are biting dust including lions of financial world like, Lehman Brothers, Bear Sterns, AIG, Merrill Lynch etc. It has been an unprecedented collapse of financial giants of American economy. The effects of American crisis can be seen in European and Japanese companies. Many banks are almost on the verge of collapse and frantic steps are undertaken by respective governments to prop them up. India, on the other hand, is far more fortunate. Many factors are responsible for relatively less negative impact on Indian economy. The slow pace of financial reforms taking place in India, cautious approach towards permitting foreign investments in Indian business sectors, numerous bureaucratic hurdles and regulatory constraints have turned out to be advantageous for India. India has always been criticized for its slow speed in economic growth but in hindsight it's that very turtle speed has proved to be a blessing in disguise. The government has focused on new reforms and development schemes that concentrate on energy, security, infrastructure development, agriculture, transportation, science and technology, and education. The industries most affected by weakening demand were airlines, hotels, real estate. Besides this, Indian exports suffered a setback and there was a setback in the production of export-oriented sectors. A weakening of demand in the US affected our IT and Business Process Outsourcing (BPO) sector and the loss of opportunities for young persons seeking employment at lucrative salaries abroad. India's famous IT sector, which earned about \$ 50 billion as annual revenue, is expected to fall by 50 per cent of its total revenues. This would reduce the cushion to set off the deficit in balance of trade and thus enlarge our balance of payments deficit. It has now been estimated that sluggish demand for exports would result in a loss of 10 million jobs in the export sector alone.*

**ACCESS TO MICRO-HEALTH INSURANCE SERVICES FOR THE RURAL POOR: AN EXPLORATORY STUDY IN ANDHRA PRADESH**

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**ABSTRACT**

*There is a large potential market to micro health insurance of rural poor. The demand is strong and is indicating a potential market beyond lending loans and savings micro insurance helps is risk management of the poor in their lives. The formal linkages between insurance companies and informal agencies like MFIs and NGOs will bring greater innovation in design and delivery of micro insurance services and benefits the poor at large. For this understanding of the critical gaps in managing risks is a starting point for identifying micro insurance products for the poor. From here, the challenge becomes how to zero in on insurable risks and design products that are feasible, acceptable, and affordable. The analysis of the study revealed that the poor are vulnerable to various health related risks and they are unable to meet their high cost of health related expenditure with limited savings in their hands. The affordability analysis of premium reveals that the poor can afford to pay low premiums for their health insurance cover. The quantitative analysis on the overall satisfaction of health insurance services in rural areas reveals that majority of the poor are very much dissatisfied with the micro insurance services in rural areas. With 95 percent of the Indian population outside the non-life insurance safety net, insurers have a huge challenge and a big opportunity. Though India has experimented a lot with micro insurance, the sector is still driven by supply-led interventions. Hence, a strategic perspective towards micro insurance together with innovations in technology and assessment of client demand probably holds the key to the future of micro insurance in India.*

**REVISED CONSOLIDATED FDI POLICY 2011: BRIDGING THE GAP BETWEEN DOMESTIC PARTICIPANTS AND FOREIGN PLAYERS**

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**JAGANNATH INTERNATIONAL MANAGEMENT SCHOOL**  
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**ABSTRACT**

Foreign direct investment (FDI) in India has played a stellar role in the development of the Indian economy. FDI is a key driving force enabling India to achieve a certain degree of financial stability, growth and in attracting sustained foreign investment into the country. The objective of the Government is to promote FDI through a policy framework which is transparent, predictable, simple and clear and reduces regulatory burden. To simplify the rules and regulations pertaining to the foreign direct investment policy, the system of periodic consolidation and updation is introduced as an investor friendly measure. The present paper seeks to appraise the major revised policy initiatives (FDI policy 2011, circular 2) announced by the government on 31<sup>st</sup> September 2011 to encourage FDI inflows into the economy and its impact on the domestic participants. The revised consolidated FDI policy appears to be investor friendly with liberal norms and regulations directed towards attracting more capital inflow into the country thus strengthening the orbit of the Indian economy in the current global economic scenario. However, there is a call for a more liberal FDI policy framework especially needed in the context of declining FDI flows during the quarter ending September 2011.

**MAPPING MOTIVATIONAL ORIENTATION: APPROACH-AVOIDANCE MOTIVE & PERSONALITY**

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**ABSTRACT**

*Personality and motives – Approach & avoidance might be associated. Extraversion, for instance, is associated with a tendency to be optimistic and having a positive attitude towards problems. Extraverted individuals may be motivated to keep their optimism and confidence in themselves. The objective of the article is to map the motivational orientation of the individuals in reference to the personality traits and to find out if there is any difference on any of these variables as per the gender. The type of motivators required for people with different personality and motives are different. So, it would be beneficial for the organizations to map the motivational orientation of their employees as per their personality and motive to put in an effort. The result of the study shows approach and avoidance motive are not gender dependent but is dependent on personality traits.*



**ROLE OF CONSUMERS FORUM IN CONSUMERS EMPOWERMENT: AN EXPLORATORY STUDY OF BASRUR  
CONSUMERS FORUM IN UDUPI DISTRICT OF KARNATAKA**

**MUSTHAF**  
**LECTURER IN ECONOMICS**  
**GOVERNMENT P.U COLLEGE**  
**MUDARANGADI**

**ABSTRACT**

*The Consumer Forum at Basrur endeavor to build capacities amongst citizens and empower them to demand elevated accountability from both the government and private players. Through effective communication, particularly through letter-writing, wherein the forum guides the consumers in establishing contact with suppliers and officials and finding solutions to their problems in a cost effective and transparent manner. This paper being exploratory in nature, investigates the role played and methodology adopted by consumer's forum in the empowerment of consumers by taking Basrur Consumers Forum as case study*

**ECONOMIC IMPACT OF MICRO FINANCE ON RURAL POOR IN ANDHRA PRADESH**

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**WARANGAL**

**ABSTRACT**

*This paper outlines economic impact of microfinance. Micro finance treated as a key strategy in addressing development issues across nations since the last three decades. This study attempts to explore on the much debated question impact of microfinance? The studies suggest that microfinance has a profound influence on the economic status, decision making power, and knowledge and self-worthiness. The microfinance related loan and its productive utilization found to be causing significant differences empowerment levels, measured empowerment of the loan availed participants. Impact assessment is kind of structured study, which measures the impact on employment, income generation, education, health, consumption, business development. Impact assessment refers to the assessment of "how financial products and services affected of the poor". Impact assessment is the measurement of the income growth, assets growth and vulnerability. The indicators for impact assessment are not limited to economic development but extended to development growth like health, education, empowerment etc., Moreover, impact assessment help MFIs to better understand their organization and improving the products and services and accountability to clients. The indicators of economic empowerment included here are the variables like economic self-sufficiency. The positive changes in these indicators reflect economic empowerment. The study interprets and discussed impact of microfinance on economic conditions of rural poor in Andhra Pradesh. An attempt has been made to analyse the economic impact of micro finance respondent. In this regard an analysis has been made with the help of the following parameters i.e Occupation, Land holding size, Employment, Annual Income, Saving patterns, Loan amount, Credit utilization*

**POST-MERGER PROFITABILITY OF SELECTED BANKS IN INDIA**

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**ABSTRACT**

*The present study aims to shed some light on the gains from consolidation exercise in terms of profitability of banks. Through the application of paired t-test, we arrived at the result that the consolidation of banks did improve the profitability of banks in India. The increase in profitability of banks under study is due to an increase in employee turnover and the subsequent reduction in operating expenses. Merger and acquisition programmes in Indian banks cannot be regarded as a false step if the benefits of it accrue to all stakeholders.*

## **A STUDY ON MANAGING DIVERSIFIED WORKFORCE-AND IT'S IMPACT ON ORGANIZATIONAL SUCCESS WITH REFERENCE TO BHEL/BAP, RANIPET**

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### **ABSTRACT**

*The research has been undertaken to study on workforce diversity with respect to BHEL/BAP Ranipet. The main objective of this research is to manage the diversified workforce effectively for the betterment of the organizational success. To conduct the study, a sample size of 55 is selected; stratified random sampling technique has been used to collect the sample. With the help of questionnaire primary data were obtained and through the statistical test like chi square, f- test analysis and interpretation were carried out and suitable suggestions were recommended to the company. The scope of the study is to find the lapses if any in the present diversified workforce of the company. The study takes into account the genuine grievances of the employees and also their suggestion, comments and other incidental remarks which have a lot of bearing on the technical and non technical departments, and also which indirectly interlaced with the general tone and tenor of the organizational growth. In this study the researcher found that age & gender diversity may grow in the near future, so the researcher request the company to focus on this problem and suggest to take relevant pre-cautionary measures to tackle this problems and make their diversified workforce more effective.*

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